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**AMENDMENTS**

Please replace all prior versions of the claims.

1. (Canceled)
2. (Canceled)
3. (Canceled)
4. (Canceled)
5. (Canceled)
6. (Canceled)
7. (Canceled)
8. (Canceled)
9. (Canceled)
10. (Canceled)
11. (Canceled)
12. (Canceled)
13. (Canceled)
14. (Canceled)
15. (Canceled)
16. (Canceled)
17. (Canceled)
18. (Canceled)
19. (Canceled)
20. (Currently Amended) A system for creating and facilitating a plurality of stored value products, the system comprising:

a plurality of client systems, each of said client systems being associated with  
at least one of the plurality of stored value products;

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a database facilitating the storage and retrieval of customer data, merchant data, and a plurality of objects, said objects being instances of one or more key object classes and one or more secondary object classes, wherein said key object classes partition said database in accordance with a high-level category, wherein said secondary classes are derived from said key object classes;

a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to accept at least one of said plurality of stored value products; and

a database server configured to support said stored value products, to receive said transaction data from said transaction capture module, and to route said transaction data among said plurality of stored value products executing on said plurality of client systems;

wherein each of said stored value products is an object instantiated from one of said secondary object classes derived from one of said key object classes, and wherein each of said plurality of objects provides a function that is available to each of the plurality of stored value products, and wherein each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database using at least a portion of said plurality of objects;

an authorization server in communication with the database server and the point-of-sale terminal, wherein the point-of-sale terminal is configured to query the authorization server for transaction approvals;

said plurality of objects comprising consumer information that is available to each of the plurality of stored value products and merchant information that is available to each of the plurality of stored value products.

21. (Original) The system of claim 20 further comprising a report generating system in communication with said database server, wherein the report generating

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system is configured to assemble reports based at least in part upon said transaction data.

22. (Canceled)

23. (Canceled)

24. (Canceled)

25. (Canceled)

26. (Canceled)

27. (Canceled)

28. (Canceled)

29. (Currently Amended) A method of facilitating financial transactions at a server, the method comprising the steps of:

selecting a first plurality of objects from a repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product and being associated with a first client system, said objects being instances of a secondary object class derived from a key object class, wherein said key object classes partition said database in accordance with a high-level category, and wherein said secondary classes are derived from said key object classes;

selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product and being associated with a second client system; and

accessing a database comprising consumer information and merchant information by said first and second client systems such that said first and second stored value programs interact with said database via said first and second pluralities of objects, respectively, to implement said first and second financial products on said first and second client systems, respectively;

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said plurality of objects comprising consumer information that is available to each of the plurality of stored value products and merchant information that is available to each of the plurality of stored value products.

30. (Original) The method of claim 29 further comprising the step of receiving a transaction request from a point of sale terminal, said transaction request corresponding to one of said financial products.
31. (Original) The method of claim 30 further comprising the step of determining a financial product corresponding to said transaction request at said transaction server.
32. (Original) The method of claim 31 further comprising the step of processing said transaction request in accordance with said first plurality of objects if said transaction request corresponds to said first financial product.
33. (Original) The method of claim 32 further comprising the step of processing said transaction request in accordance with said second plurality of objects if said transaction request corresponds to said second financial product.
34. (Original) The method of claim 29 further comprising the step of dividing said first and second financial products with a key.
35. (Original) The method of claim 34 wherein said key corresponds to a business unit.